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November 2024

IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: PARTICIPANTS IN THE LABORERS' METROPOLITAN DETROIT
HEALTH CARE FUND

RE: **Summary of Material Modifications (SMM)**
January 1, 2025 – New Self-Payment Rates

Dear Participants:

This is an important notice about changes to the Fund's Self-Payment rates, *effective January 1, 2025*.

These January 1, 2025 changes include *new* Active, Medicare Retiree, Early Retiree, Medicare Split Contract, Surviving Spouse, Disabled Participant and COBRA Self-Payment rates.

SELF-PAYMENT RATES

Q: What are the new *Active* Self-Payment rates?

A: On *January 1, 2025*, the current *Active* Self-Payment rates will increase to the following:

| Current Monthly Rate | New Monthly Rate |
|-----------------------------|-------------------------|
| \$529.14 | \$561.15 |
| \$634.98 | \$673.39 |
| \$740.81 | \$785.62 |

Q: What are the new *Medicare* Self-Payment rates?

A; On *January 1, 2025*, the current *Medicare* Self-Payment rates will increase to the following:

| Current Monthly Rate | New Monthly Rate |
|-----------------------------|-------------------------|
| \$246.00 | \$252.15 |
| \$415.00 | \$425.38 |
| \$490.00 | \$502.25 |

Q: What are the new *Non-Medicare* Self-Payment rates?

A; On *January 1, 2025*, the current Self-Payment rates for Early Retirees, Medicare Split Contracts, Disabled Participants, Surviving Spouses and COBRA will change as listed in the tables on the next pages.

Use your current monthly rate to identify your new monthly Self-Payment rate.

Early Retiree (Single Coverage)

| Current Monthly Rate | New Monthly Rate |
|-----------------------------|-------------------------|
| \$653.41 | \$692.94 |
| \$703.68 | \$746.24 |
| \$753.94 | \$799.55 |
| \$804.20 | \$852.85 |
| \$854.46 | \$906.15 |
| \$904.73 | \$959.45 |
| \$1,005.25 | \$1066.06 |

Early Retiree (Family Coverage)

| Current Monthly Rate | New Monthly Rate |
|-----------------------------|-------------------------|
| \$980.12 | \$1,039.41 |
| \$1,055.51 | \$1,119.36 |
| \$1,130.91 | \$1,199.32 |
| \$1,206.30 | \$1,279.27 |
| \$1,281.69 | \$1,359.23 |
| \$1,357.09 | \$1,439.18 |
| \$1,507.88 | \$1,599.09 |

*Medicare Split Contract (Medicare Retiree or Medicare Disabled Participant
with a Non-Medicare Family Member(s))*

| Current Monthly Rate | New Monthly Rate |
|-----------------------------|-------------------------|
| \$722.64 | \$757.63 |
| \$801.79 | \$841.56 |
| \$843.46 | \$885.75 |
| \$877.18 | \$921.51 |
| \$952.58 | \$1,001.47 |
| \$1,027.97 | \$1,081.43 |
| \$1,103.36 | \$1,161.37 |
| \$1,178.75 | \$1,241.33 |
| \$1,329.45 | \$1,401.24 |

Disabled Participants

| Current Monthly Rate | New Monthly Rate |
|-----------------------------|-------------------------|
| \$441.31 | \$468.00 |
| \$1,061.40 | \$1,125.60 |

Surviving Spouses and COBRA Participants

| Current Monthly Rate | New Monthly Rate |
|-----------------------------|-------------------------|
| \$905.71 | \$958.35 |
| \$1,006.33 | \$1,065.51 |

If you have any questions about these Self-Payment changes, please call the Fund Office at (800) 228-0048 or (517) 321-7502.

Sincerely,

The Board of Trustees of the
Laborers' Metropolitan Detroit Health Care Fund